




	PLAN A	PLAN B				PLAN C				PLAN D				PLAN E	Rate Guarantee
CARRIERS	\$250	\$250	\$500	\$1,000	\$2,500	\$250	\$500	\$1,000	\$2,500	\$250	\$500	\$1,000	\$2,500	\$150	
Aetna Life Insurance Company	\$4,017	n/a	n/a	n/a	\$5,959*	n/a	n/a	\$7,083	n/a			n/a	n/a	\$9,650	None
AmeriHealth Insurance Company of New Jersey	\$5,064	\$9,869	\$9,434	\$8,790	n/a	n/a	n/a	\$5,469	\$5,201	\$7,424	\$7,020	\$6,412	n/a	\$12,419	None
Guardian Life Insurance Company of America	\$8,255	\$11,262	\$10,454	\$9,996	n/a	\$13,170	\$12,247	\$11,692	n/a	\$14,787	\$13,702	\$13,087	n/a	\$14,240	None
Horizon Blue Cross Blue Shield of New Jersey	\$3,459	\$4,637	\$4,416	\$3,881	\$2,754	\$5,808	\$5,509	\$4,825	\$3,396	\$8,031	\$7,784	\$7,596		\$8,633	60 days
Nippon Life Insurance Company of America	\$5,925	\$4,918	\$4,900	\$4,861	n/a	\$5,600	\$5,576	\$5,529	n/a	\$6,356	\$6,331	\$6,270	n/a	\$5,971	1 year
Oxford Health Insurance	\$5,999	n/a	n/a	\$4,697	n/a	\$6,439	\$6,174	\$5,999	\$5,515	\$6,926	\$6,518	\$6,353	n/a	\$7,862	1 year
Trustmark Insurance Company	\$8,792	\$9,151	\$7,977	\$6,889	n/a	\$11,037	\$10,179	\$8,485	n/a	\$12,477	\$11,231	\$10,408	n/a	\$14,054	None
United HealthCare Insurance Company, Inc.	\$4,800	n/a	n/a	\$5,964	n/a	n/a	n/a	\$6,973	n/a	n/a	n/a	\$7,990	n/a	\$12,392	1 year
WellChoice Insurance of NJ	\$3,768	\$7,436	\$6,903	\$5,989	n/a	\$10,012	\$9,622	\$9,153	\$8,631	\$9,050	\$8,326	\$7,112	n/a	\$10,131	1 year

Note: Rates shown are monthly premiums for the sample group described on the attached page.

Note: Plans A-E may be issued as indemnity, PPO, or POS plans. POS and PPO plans may have different copayment and coinsurance options. Consult the carriers for the available options.

POS Plan Rates are Cross-Hatched Right



PPO Plan Rates are Cross-Hatched Left

*\$2,000 deductible